WHAT IS CLAIMED IS:

1.   A supporting system for establishing an obligation, comprising:
        a requirement obtaining unit for obtaining a condition of an obligation desired by a user who desires to acquire an obligation;
        an obligation information obtaining unit for obtaining a detailed condition including amount and a collection due date of said obligation; and
        an obligation composing unit for generating a composed obligation according to said condition obtained by said requirement obtaining unit by combining a plurality of obligations based on said detailed condition obtained by said obligation information obtaining unit.

2.   A supporting system for establishing an obligation as claimed in claim 1, further comprising a rank storing unit for storing a rank indicating a collection risk of said obligor,
        wherein said obligation composing unit decides said obligation by using said rank stored in said rank storing unit.

3.   A supporting system for establishing an obligation as claimed in claim 1, further comprising a composition condition database for storing a condition under which said plurality of obligations are composed,
        wherein said obligation composing unit generates said composed obligation by using said condition stored in said composition condition database.

4.   A supporting system for establishing an obligation as claimed in claim 1, wherein said requirement obtaining unit obtains a

collection due date desired by said user who desires to acquire an obligation, and

said obligation composing unit sets said collection due date obtained by said requirement obtaining unit to be a collection due date of said composed obligation.

5.   A supporting system for establishing an obligation as claimed in claim 4, further comprising an interest charge adding unit for calculating an interest charge created during a term from a collection due date of said obligation to said collection due date of said composed obligation, and adding said interest charge to money flow created by a transaction of said original obligation.

6.   A supporting system for establishing an obligation as claimed in claim 1, wherein said obligation composing unit divides said obligation, of which collection due date is later than a collection due date of said composed obligation, into a plurality of obligations by dividing a payment term of said obligation, and generates said composed obligation by using said divided obligations.

7.   A supporting system for establishing an obligation as claimed in claim 1, wherein said obligation composing unit divides said obligation into a plurality of obligations by dividing amount of said obligation and generates said composed obligation by using at least one of said divided obligations.

8.   A supporting system for establishing an obligation, comprising:

an obligation database for storing a condition of an obligation to be an object of selling or setting;

a requirement obtaining unit for obtaining a condition of an obligation desired by users who desire to acquire an obligation from terminals for said users, wherein said users comprise several, different kinds of investors;

an obligation information obtaining unit for obtaining information about said obligation according to said condition obtained by said requirement obtaining unit from said obligation database; and

a confirming unit for allowing said users to confirm said information obtained by said obligation information obtaining unit by sending said information to said terminals for said users.

9. A supporting method for establishing an obligation, comprising the steps of:

obtaining a condition of an obligation desired by a user who desires to acquire an obligation;

obtaining a detailed condition including amount and collection due dates of said obligations;

generating a composed obligation according to said obtained condition by combining said obligations based on said detailed condition; and

informing said user of said condition of said composed obligation.

10. A supporting method for establishing an obligation, comprising the steps of:

managing a condition an obligation to be an object of selling or setting;

obtaining a condition of said obligation desired by users who desire to acquire a credit, wherein said users comprise several, different kinds of investors and selecting an obligation according to said obtained condition from said managed obligation; and

informing said users of said selected obligation.

11.   A supporting computer program for establishing an obligation, comprising:

a requirement obtaining module for obtaining a condition of an obligation desired by a user who desires to acquire an obligation;

a credit condition obtaining module for obtaining a detailed condition including amount and collection due dates of said obligations; and

a credit composing module for generating a composed obligation according to said condition obtained by said requirement obtaining module by combining a plurality of said obligations based on collection risk and said price of obligation.

12.   A supporting computer program for establishing an obligation, comprising:

a requirement obtaining module for obtaining a condition of an obligation desired by users who desire to acquire an obligation from terminals for said users, wherein said users include several, different kinds of investors;

an obligation information obtaining module for obtaining information about said obligation according to said condition obtained by said requirement obtaining module from an obligation database storing a condition of said obligation to be an object of selling or setting; and

a confirming module for allowing said users to confirm said information obtained by said obligation information obtaining module by sending said information to said terminals for said users.